

United States Bankruptcy Court
Northern District of California

In re:
Katherine Wiens
Debtor

Case No. 17-10911-WJL
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-1

User: rasingh
Form ID: 309A

Page 1 of 2
Total Noticed: 22

Date Rcvd: Dec 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2017.

db +Katherine Wiens, 298 J St, Eureka, CA 95501-0524
ust +Office of the U.S. Trustee / SR, Office of the United States Trustee,
Phillip J. Burton Federal Building, 450 Golden Gate Ave. 5th Fl., #05-0153,
San Francisco, CA 94102-3661
14687559 +Avant Loan, 222 La Salle St, Ste 170, Chicago, IL 60601-1003
14687561 +Comenity Capital Bank - Express, PO Box 5138, Lutherville Timonium, MD 21094-5138
14687562 +Comenity Capital Bank Victorias Secret, PO Box 5138, Lutherville Timonium, MD 21094-5138
14687570 +Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500,
Weldon Springs, MO 63304-2225
14687571 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: evanlivingstoneuprightlaw@gmail.com Dec 26 2017 23:14:27 Evan Livingstone,
Allen Chern LLP, 740 4th St. #215, Santa Rosa, CA 95404

tr +EDI: FLSGREEN.COM Dec 26 2017 23:13:00 Linda S. Green, P.O.Box 5350,
Santa Rosa, CA 95402-5350
smg EDI: EDD.COM Dec 26 2017 23:13:00 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Dec 26 2017 23:13:00 CA Franchise Tax Board, Bankruptcy Group,
P.O. Box 2952, Sacramento, CA 95812-2952
cr +EDI: RMSC.COM Dec 26 2017 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
P.O. Box 41021, Norfolk, VA 23541-1021
14687560 +E-mail/Text: bankruptcy@cavps.com Dec 26 2017 23:14:58 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14687563 +EDI: CRFRSTNA.COM Dec 26 2017 23:13:00 Credit First National Assoc,
Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
14687564 +E-mail/Text: electronicbkdocs@nelnet.net Dec 26 2017 23:14:53 Dept Of Ed/582/nelnet,
Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14687565 +E-mail/Text: bknotice@erccollections.com Dec 26 2017 23:14:53 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14687566 EDI: CALTAX.COM Dec 26 2017 23:13:00 Franchise Tax Board, Bankruptcy Section MS A340,
PO Box 2952, Sacramento, CA 95812-2952
14687567 +EDI: MID8.COM Dec 26 2017 23:13:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
San Diego, CA 92193-9069
14687568 +EDI: AGFINANCE.COM Dec 26 2017 23:13:00 OneMain Financial, Attn: Bankruptcy Department,
601 Nw 2nd St #300, Evansville, IN 47708-1013
14687569 +EDI: RMSC.COM Dec 26 2017 23:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14687573 +EDI: WFFC.COM Dec 26 2017 23:13:00 Wells Fargo Bank, Attn: Bankruptcy, Po Box 94435,
Albuquerque, NM 87199-4435
14687572 +EDI: WFFC.COM Dec 26 2017 23:13:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
Des Moines, IA 50306-0438

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2017 at the address(es) listed below:

Evan Livingstone on behalf of Debtor Katherine Wiens evanlivingstoneuprightlaw@gmail.com,
notices@uprightlaw.com
Linda S. Green linda@greentrustee.net,
Cl03@ecfcbis.com;Melynda@lsglaw.net;lsg@trustesolutions.net
Office of the U.S. Trustee / SR USTPRegion17.SF.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 Katherine Wiens
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9229**

EIN ____-____-____

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Northern District of California**Date case filed for chapter **7 12/23/17**Case number: **17-10911 WJL 7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Katherine Wiens	
2. All other names used in the last 8 years		
3. Address	298 J St Eureka, CA 95501	
4. Debtor's attorney Name and address	Evan Livingstone Allen Chern LLP 740 4th St. #215 Santa Rosa, CA 95404	Contact phone (707) 526-4600
5. Bankruptcy trustee Name and address	Linda S. Green P.O.Box 5350 Santa Rosa, CA 95402	Contact phone (707) 575-6112 Email: linda@greentrustee.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	99 South "E" Street Santa Rosa, CA 95404	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone: 707-547-5900 Date: 12/26/17

For more information, see page 2 >

7. Meeting of creditors	February 16, 2018 at 09:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Humboldt Bay Aquatic Center, 921 Waterfront Dr., Room 211/212, Eureka, CA 95501
Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. If a debtor fails to appear, your case may be dismissed without further notice.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/17/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint:	
	<ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 	
	You must file a motion:	
	<ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions:	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	